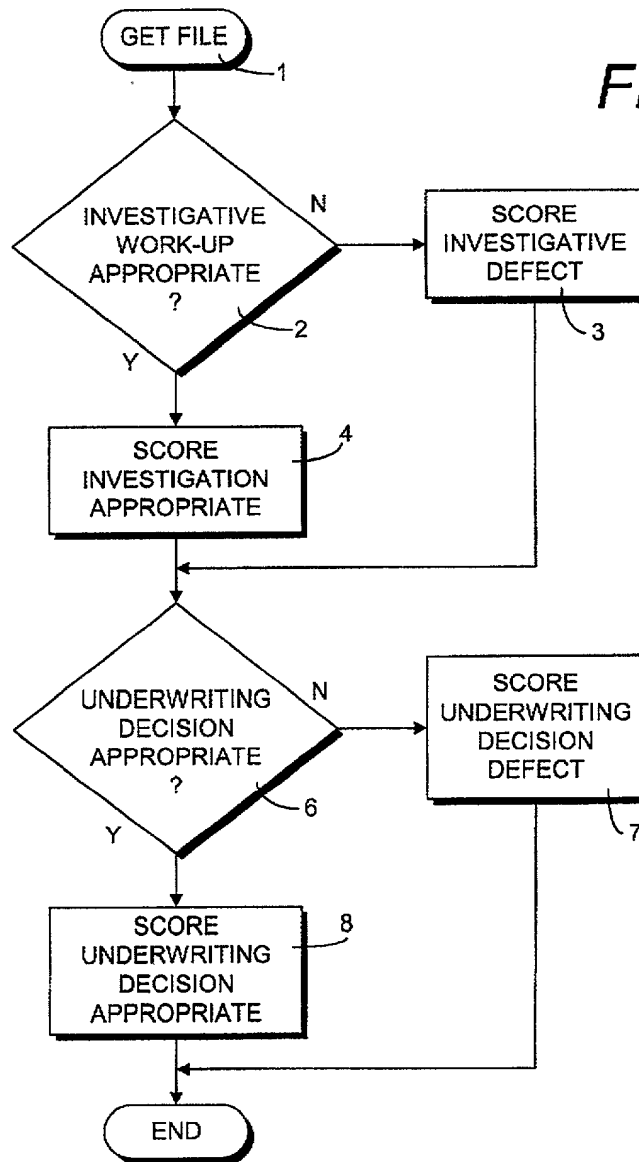
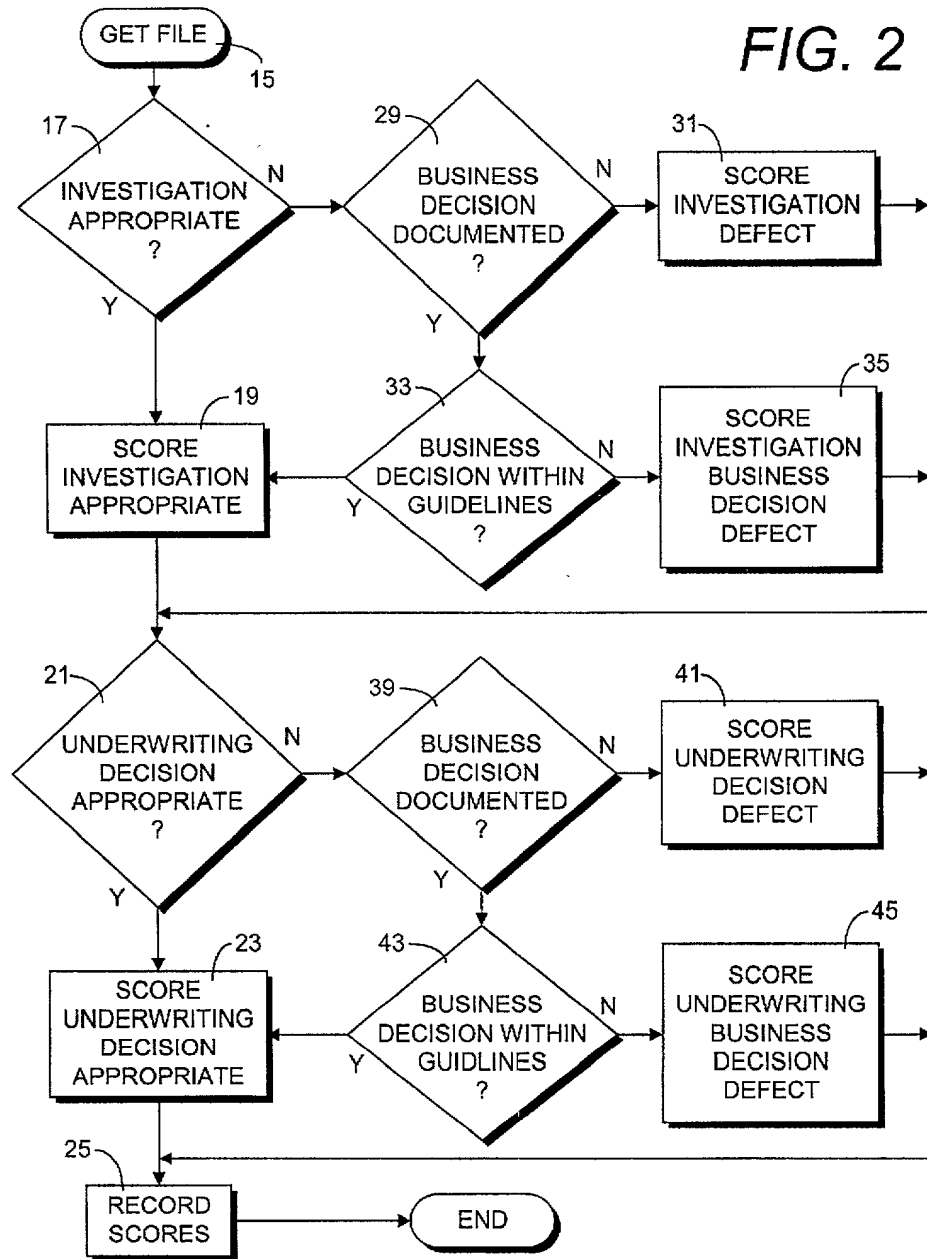


FIG. 1



PRIOR ART

FIG. 2



51

Auditor	File No.	Underwriter	Amt. Sought	Amt. Approved
AB	9768	Bob Smith	\$100,000	\$100,000
55	58	60	63	64
Offer		Ceding Company		
Standard		XYZ Insurance		
66		69		

52

53

71	Investigative work-up appropriate?	73	Defect	74	Missing x-ray and CT scan	76
71	Medical/non-medical underwriting decision appropriate?	73	Defect	74	Should be Table 5 based on heart attack disclosed in attending physician's statement but not on application	76
71	Financial underwriting decision appropriate?	74	Meets Req's	74		76

FIG. 3